

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION

In re:

ROBERT J RICH  
DEBRA A RICH  
Debtor(s)

Case No. 17-10904TPA

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2017.
- 2) The plan was confirmed on 04/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/28/2020.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,586.00.
- 10) Amount of unsecured claims discharged without payment: \$7,554.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$102,654.57
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$102,654.57**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$7,201.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,853.77
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$12,054.77**

Attorney fees paid and disclosed by debtor:	\$799.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	6,679.00	6,679.50	6,679.50	6,679.50	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	7,554.00	NA	NA	0.00	0.00
CITIZENS BANK NA(*)	Secured	53,519.00	52,861.11	0.00	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
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DISCOVER BANK(*)	Unsecured	1,114.00	1,164.65	1,164.65	1,164.65	0.00
FAY HEANEY	Secured	5,500.00	NA	NA	0.00	0.00
HARBORVIEW OWNERS ASSOCIATIC	Secured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
MOHELA O/B/O DEPARTMENT OF EI	Unsecured	54,168.00	54,041.51	0.00	950.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	14,490.00	14,211.17	14,211.17	14,211.17	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	14,327.00	14,189.56	14,189.56	14,189.56	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	0.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	14,469.00	14,461.18	14,461.18	14,461.18	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	8,543.00	8,579.15	8,579.15	8,579.15	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	43,752.00	53,108.43	0.00	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	37,000.00	32,120.40	0.00	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	42,366.00	41,885.33	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	11,170.00	11,191.68	11,191.68	11,191.68	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	2,834.00	2,919.54	2,919.54	2,919.54	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	2,896.00	4,111.02	4,111.02	4,111.02	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	5,324.00	5,368.26	5,368.26	5,368.26	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	92,297.00	92,294.44	0.00	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	0.00	0.00	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	44,125.00	55,681.49	0.00	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	0.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Unsecured	6,758.00	6,774.09	6,774.09	6,774.09	0.00
VILAS AT SPANISH OAKS	Unsecured	0.00	NA	NA	0.00	0.00
VOLVO CAR FINANCE NA	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VW CREDIT INC	Unsecured	0.00	NA	NA	0.00	0.00
WFFNB RETAIL	Unsecured	0.00	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$89,649.80</b>	<b>\$90,599.80</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$12,054.77</u>
Disbursements to Creditors	<u>\$90,599.80</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$102,654.57</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/30/2020

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.